



## Cryptocurrency Glossary

**2fa** = Two factor Authentication. Using a separate signing wallet to authorize transactions.

**Account** = Creation of a blockchain wallet, with a public and private key issued at creation.

**Address** = The blockchain address of where any specific token/account lives.

**Airdrop** = Coins or tokens that are sent to you for free (plus the cost of the transaction fee). Generally, for expanding market share, creating awareness or increasing coin holder numbers. Aka Claimable Balances.

**Altcoins** = Generally any Cryptocurrency that is not Bitcoin.

**AML** = Anti Money Laundering.

**AMM** = Automated Market Maker. These systems bring liquidity by automated trading to the exchange it is built on.

**Anchored** = A physical asset that is backing a token.

**APY** = Annual Percentage Yield (The rate of return earned in a given year for a particular investment. Calculated on a regular basis and applied to the amount, compounding is taken into account with APY).

**Asset** = Each coin/token you hold is an asset in your wallet.

**Asset Holders** = The number of individuals that are holding an open trustline to an asset.

**ATH** = All Time High.

**ATL** = All Time Low.

**Bear Market** = Negative price movement. (When a bear attacks it fights downwards)

**Bitcoin** = The most well-known Cryptocurrency. Aka BTC.

**Block** = An individual block in the blockchain holding specific permanent historical data.

**Blockchain** = A chain of individual blocks, for a specific Cryptocurrency coin, that contain all historical data for any transaction that has ever been made.

**Bots** = Automated software programmed to carry out tasks.

**BTfD** = Buy The F\*\*\*\*\* Dip (Buying a supported asset when it has dipped)

**Bull Market** = Positive price movement. (When a bull attacks, it fights upwards)

**BUIDL** = To build benefiting the maker/builder community. Such as to build your yXLM by consolidating some smaller assets to enrich your holdings with the 5% APY yXLM offers.

**Burn / Burned** = Coins that are un-spendable are considered burned.

**Buy Price** = The minimum price a buyer is willing to pay for an asset.

**CBDC** = Central Bank Digital Currency

**Coin** = A coin is a Cryptocurrency asset that has its own blockchain, whereas a token runs on another blockchain. Coins usually are used for payments, while tokens have various use cases, which can include payments but also to access a product or service, such as securities (financial), representing real world assets like gold or real estate, stablecoins, and NFTs.

**Cold Wallet** = See Hard Wallet.

**Consensus** = When all nodes within the blockchain verify a transaction is valid.

**Consortium** = A privately owned and operated blockchain which is publicly transparent.

**Chain Link** = When two Cryptocurrency blockchains are linked because of a coin-to-coin transaction, both blockchains will record the transaction and a link is then created.

**DAO** = Decentralised Autonomous Organisations. DAO's are founded upon and governed by a set of computer-defined rules (through algorithms) and blockchain smart-contracts.

**dApp** = Decentralized Application. A computer program that utilizes blockchain for data storage and runs autonomously.

**DeFi** = Decentralized Finance. A movement supporting alternatives to centralized forms of banking - I.E. an alternative to centralized country banks (Bank of England, Bank of America etc).

**DEX** = Decentralized Exchange. Users can trade cryptocurrency via peer-to-peer without the need for a "middle man".

**Diamond Hands** = Someone who has asset confidence and HODLs them.

**Digital Currency** = as opposed to traditional physical currencies digital currencies only exist in a digital form.

**Distributed Ledger** = A ledger that is maintained simultaneously across multiple nodes so any entry can be accessed and validated by multiple parties.

**Distributor Account** = Account which distributes the token to the issuer account.

**Dump** = A sudden sell-off of assets.

**Dumping** = When large quantities of a one particular cryptocurrency are sold in a small time frame by multiple asset holders.

**Dust/Dusting** = Tiny amounts of an asset left as residue in your wallet, which would normally cost you more in the transaction fee to return to sender than the balance remaining.

**DYOR** = Do Your Own Research.

**Encryption** = Processing information into code.

**ERC20** = Tokens created and sold purely on the Ethereum Blockchain.

**Ethereum** = One of the top three Cryptocurrencies. Aka ETH.

**Exchange/Wallet/Soft Wallet** = Some (not all) exchanges also have wallets (like Coinbase, Uphold, Lobstr, etc.), however exchanges like Bittrue do not have a wallet. Wallets are used to store your purchased assets. Please Do Your Own Research to understand if the exchange you are using also has a wallet component or not. Wallets attached to exchanges are considered bare minimum security because if the exchange gets hacked, there is a higher likelihood the hacker can access your wallet.

**Fiat** = The current governmental monetary systems in the world.

**Fiat On-Ramp** = A way of moving fiat into crypto.

**Fiat Off-Ramp** = A way of moving crypto into fiat.

**Fintech** = An emerging industry that uses technology to improve activities in finance.

**FOMO** = Fear Of Missing Ot.

**FUD** = Fear, Uncertainty and Doubt.

**Funded** = The number of individuals that have purchased a specific coin/token.

**Gas** = The measurement given to an operation as related to the computational power required to complete it.

**GESARA/NESARA** = GESARA is the Global equivalent of The National Economic Security and Reformation Act (NESARA). The Act was passed by the United States Congress on March 9, 2000, and then sent to President Bill Clinton for his signature. President Clinton signed NESARA into law on October 10, 2000.

**Genesis** = Generally accepted as the first block in a blockchain.

**Google Authenticator** = Generates a time sensitive unique, one-use code used as a secondary authorisation through software, usually on your mobile phone.

**Hard Wallet** = A physical device that can store your Cryptocurrency off-line.

**Hash Rate** = A measurement of computer performance processing Cryptocurrency.

**HODL** = Hold On for Dear Life and holding assets for long term hedging.

**Hot Wallet** = An online secure wallet to store your Cryptocurrency online.

**Issuer Account** = The address the token was issued from.

**ICO** = Initial Coin Offering.

**ISO20022** = The standardization of information exchanged between financial institutions. This includes Cryptocurrencies. There are only five cryptocurrencies that meet the criteria for ISO20022. Algorand, Iota, XDC, XLM and XRP.

**Kelp** = A free and open-source trading bot for the Stellar DEX.

**KYC** = Know Your Customer.

**KYCAML** = Know Your Customer & Anti Money Laundering.

**Ledger** = A permanent record of financial transactions, which cannot be changed only appended with new transactions.

**Limit** = A set of rules by which an order will be placed. (i.e., sale/purchase price)

**Liquidity** = How easily a coin/token can be purchased or sold without impacting the overall market price.

**Liquidity Pool (LP)** = A reservoir of funds, equally funded by two tokens added to the pool, to facilitate trades on the pair of tokens and which usually generates a profit per day based on the total investment and divided by the number of investors in that pool.

**Locked / Unlocked** = The status of how many coins/tokens have been issued.

**Market** = The current going rate for a token.

**Memo / Destination Tag** = Sometimes required to transfer funds; example an apartment building address... the memo identifies your unit.

**Metaverse** = A digital reality with real-time interactions, economies and other aspects of the “real world”.

**Mining** = The term given to the process of generating new Cryptocurrencies.

**Mnemonic Phrase** = A list of words used in sequence to access or restore crypto assets.

**Moon** = When a Cryptocurrency makes a major upward price movement.

**Multisig** = A security feature requiring multiple signatures to create a transaction.

**Network** = A group of computers committed to the operation of a blockchain.

**Node** = A computer running software that records transactions for a specific Cryptocurrency.

**NFT** = Non Fungible Token. Cryptocurrencies with a non-interchangeable unit of data. Each token is uniquely identifiable and the data stored on the blockchain may be digital files such as photos, videos and audio.

**Open Source (OS)** = Free and open sharing of knowledge in pursuit of the betterment of Humankind.

**Order** = A offer to buy or sell a Cryptocurrency.

**P2P** = Peer to Peer, Individual's networking with each other without a centralized third-party interface. May also indicate off-market traders between two people directly.

**Paperhands** = Someone who loses confidence in an asset, usually when the market slumps and proceeds to sell all that asset usually making a loss.

**Phishing** = A scammer pretending to be a reputable figure trying to obtain sensitive information, i.e. your PRIVATE key. No reputable admin from any trustworthy chat group will EVER reach out to you personally to suggest you move your money/lock/sync/or back up your assets via their suggestions.

**PoA** = Proof of Authority, the private key which gives the holder the right to create the blocks in a private blockchain.

**PoS** = Proof of Stake, an algorithm that defines which node on the blockchain gets to validate and add transactions to the blockchain.

**PoW** = Proof of Work, a protocol that ensures the blockchain will contain only data that has been validated by all networks.

**Private Key** = A string of numbers and/or letters that are required to access your wallet. Sometimes given as private 12-word sequences (See Mnemonic Phrase). Guard them with your life, should they be lost or stolen, so is your money! Sometimes aka Seed Phrase.

**Protocols** = A set of rules which defines how data is exchanged across a network

**Public Key** = A long string of numbers & letters; your unique wallet address, which is used to receive Cryptocurrency.

**Pump and Dump** = The process of multiple individuals purchasing a Cryptocurrency, at the same time to increase the value, then selling at the top price to make a profit. A frowned upon practice in the industry.

**QFS** = Quantum Financial System. An unbreakable, unhackable, non-corruptible financial system, being introduced worldwide to revolutionize the banking industry.

**Quantum X** = An equation of balance that drives cooperative balance of all nodes.

**Quorum** = A group of people that come together for a common goal. Preferably an in-person group, in your area, of like-minded individuals. Aka Quorum Slice.

**REKT** = Slang for wrecked, when you make a bad trade and lose money.

**Reserve** = This is the amount that is in your wallet that you cannot directly use. There is the base reserve, required to keep your wallet active, and 0.5 XLM for each trustline or open order.

**Roadmap** = The future vision and process of the development of an asset set out by the token distributor.

**Satoshi** = The individual believed to have created Bitcoin.

**SATS** = The smallest unit of bitcoin, 0.00000001 BTC.

**Stable coin** = A Cryptocurrency whose value does not fluctuate much.

**Soft Wallet** = See Hot Wallet

**Staking** = A system of investing your tokens for a period of time to receive rewards.

**Swap** = A method to trade one Coin/Token for another.

**TA** = Technical Analysis, trading tool that can help you look at historical data.

**Token** = See “Coin” above

**Trade** = A method to purchase selected Crypto with stipulations.

**Transaction fee** = A small fee given to miners involved in successful approving transactions.

**Trustline** = When you have an asset in your wallet. It can be funded or unfunded.

**Utility Tokens** = Tokens specifically designed to help people use something.

**Vanity Address** = A public key created (usually by the owner) with custom letter/numbers within the address.

**Vault** = An app used in conjunction with the Stellar Network to add an additional signature to any transaction.

**Wallet** = See **Exchange/Wallet/Soft Wallet** and **Hot Wallet/Hard Wallet**.

**Whale** = A individual of extreme wealth, they generally have enough funds they can manipulate the market.

**White Paper** = A technical paper written to detail the purpose of the coin and set a roadmap of how the developer plans to succeed. Generally given to investors.

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